

FLORIDA • NOVEMBER 3, 2026 BALLOT

Amendment 3.

Know what would change.

A proposed change to Florida's property taxes. Understand the potential benefits, the concerns, and what it could mean for your community.

THE BIG PICTURE

Tax relief for eligible homeowners.
A larger homestead exemption would lower the taxable value of a qualifying home.

Funding loss for local services.
Less property-tax revenue could mean service cuts, higher fees, or other taxes.

PLACED ON THE BALLOT BY
The Florida Legislature

APPROVAL REQUIRED
60% of voters



Know your ballot.
Visit [vote411.com](#) for the League's free, personalized voter guide.

This guide is educational and nonpartisan. It presents the proposal and commonly cited arguments; it does not tell you how to vote. Source review: October 1, 2026.

THE PROPOSAL, EXPLAINED

What would change?

Three parts of the proposal to understand before you vote.

01 A larger homestead exemption
The exemption for eligible homes would be \$150,000 in 2027 and \$250,000 in 2028. It applies to non-school property taxes.

02 A lower assessment cap
The annual assessment-growth cap for non-homestead properties would be reduced from 10% to 5%.

03 Rules for local revenue
New constitutional provisions would limit how local governments spend property tax funds.

[Read the official fiscal analysis of the impacts of this amendment](#)

CONSIDER THE TRADEOFFS

Potential benefits. Important concerns.

Potential benefits	Important concerns
Arguments in favor of the proposal	Arguments against the proposal
1 Homeowner relief Tax relief for homesteaded homeowners, including seniors and people on fixed incomes.	1 Revenue loss Reduced local government revenue and possible economic strain.
2 Spending discipline Supporters expect constraints on future local spending.	2 Community services Potential cuts to police, fire, parks and libraries, senior and children services, hospital and health services, and flood management projects, and higher taxes and fees.
3 Less waste Supporters anticipate efficiencies in local government.	3 Local control Critics see authority shifting toward the state and away from local elected government.
4 Assessment growth A smaller annual growth cap for non-homestead property.	4 Does it belong in the constitution? Changing or reversing the amendment requires another constitutional amendment.

A LITTLE MORE DETAIL

Questions voters ask.

01 What do my property taxes pay for?

They pay for constitutional offices, like the Sheriff and Clerk of Courts, other public safety programs, fire rescue, libraries, veterans, children and senior services, parks and recreation programs, mosquito control, and cultural and arts programs.

Source: [Broward County county-funding overview](#)

02 How will this amendment affect my county, city, or neighborhood?

The Florida Policy Institute's online calculator, powered by the Institute on Taxation and Economic Policy, shows how Amendment 3 could impact funding in your neighborhood.

Source: [Florida Policy Institute local-funding calculator](#)

03 Does this affect school property taxes?

The larger homestead exemption applies to non-school property taxes. School district property taxes are excluded from that increase.

Source: [Broward County property-tax document](#)

04 Why should renters pay attention?

If property taxes increase for commercial properties, landlords would have to decide whether to absorb those costs or shift them onto renters. Renters also use parks, libraries, emergency services and other local services.

Source: [Florida Policy Institute voter guide](#)

05 How can I check the proposal for myself?

The Florida Division of Elections provides the current ballot title, summary and proposed full text. Compare those provisions with the arguments above.

Source: [Official amendment entry, Florida Division of Elections](#)

Before you vote

Check the current ballot language and fiscal analysis using the official links in this handout. For a personalized ballot guide, visit [VOTE411.org](https://vote411.org).

CHECK THE SOURCES

Go beyond the headline.

These links were reviewed for the online explainer on October 1, 2026.

OFFICIAL TEXT

Official amendment information

Florida Division of Elections • Ballot summary and full text

<https://constitutionalinitiatives.dos.fl.gov/Home/InitDetail?account=10&segnum;=110>

OFFICIAL ANALYSIS

Revenue Estimating Conference impact results

Florida Office of Economic and Demographic Research • The state's official fiscal analysis of the amendment

https://edr.state.fl.us/content/conferences/revenueimpact/archives/2026F/_pdf/impact0710.pdf

ANALYSIS

Local-service impact analysis

Florida Policy Institute • Research and analysis, updated September 15, 2026

<https://www.floridapolicy.org/posts/voter-guide-what-floridians-should-know-about-amendment-3>

ANALYSIS

Property-tax resource center

Florida TaxWatch • Research and analysis on Florida property taxes

<https://floridataxwatch.org/research/florida-property-tax-resource-center/>



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